

United States Department of Agriculture Risk Management Agency

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2013 COMMODITY INSURANCE FACT SHEET

Insuring a Crop Following a Cover Crop St. Paul Region: Iowa, Minnesota, & Wisconsin

What is the definition of a cover crop?

Cover Crop - A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

New Cover Crop Special Provisions Statement

Insurance shall not attach or be considered to have attached to a planted crop on acreage for which, in the same calendar year:

- (1) A crop (other than a cover crop) reaches the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage; or
- (2) A crop, including a cover crop, is hayed, grazed, or otherwise harvested past May10; or
- (3) A crop, including a cover crop, is not terminated prior to planting

For purposes of insurability under this Special Provision, a cover crop is one that meets the definition of a cover crop in the Basic Provisions and was planted within the last 12 months. In this statement, termination means growth has ended.

Can I insure a spring crop following a cover crop?

To insure a spring crop following a cover crop you must:

- not hay, graze or otherwise harvest the cover crop after May 10, and
- kill the cover crop prior to planting the spring crop

Can grazing be used as a form of terminating the crop?

No, grazing is not considered terminating the cover crop.

Can I plant into a living cover crop?

No. You are not allowed to plant a spring crop into an established grass or legume. If you want to insure a spring crop, you need to have killed the cover crop (using a herbicide or tillage) before planting the spring crop.

*Contact your insurance agent for more details.

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.